

United States Bankruptcy Court
Eastern District of Virginia
Richmond Division
701 East Broad Street
Richmond, VA 23219

Case Number 10-37875-KRH
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Edward Small Jr.
2408 Bainbridge Street
Richmond, VA 23225

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-2589

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

NOTICE OF REQUIREMENT TO FILE
CERTIFICATION OF COMPLETION
OF COURSE IN PERSONAL FINANCIAL MANAGEMENT
(Official Form 23)

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 13 (11 U.S.C. §§ 1328). Pursuant to Rule 1007(b)(7) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23)* as described in 11 U.S.C. §§ 111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that Official Form 23 must be filed before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file Official Form 23 no later than the last payment made by the debtor(s) as required by the plan or the filing of a motion for entry of a discharge under 1328(b). Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 23, the debtor(s) must pay the full reopening fee due for filing the motion.

Dated: November 15, 2010

William C. Redden
Clerk of Court

(ntcfnmgt)

*NOTE: Official Interim Form 23 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) must be filed in all individual chapter 13 and chapter 7 cases even if the U.S. Trustee has not approved any credit counseling agency or financial management course for the applicable district. See FRBP 1007(b)(7).

Certificate of Service Page 2 of 2
CERTIFICATE OF NOTICE

District/off: 0422-7
Case: 10-37875

User: jonesd
Form ID: ntcfnmgt

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 15, 2010

The following entities were noticed by first class mail on Nov 17, 2010.
db +John Edward Small, Jr., 2408 Bainbridge Street, Richmond, VA 23225-3936

The following entities were noticed by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.